

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND**

In re:	*	
Yolande E Essangui	*	Case No. 16-12984
	*	Chapter 7
Debtor		
*   *   *   *   *   *	*	*   *   *   *
Yolande E Essangui	*	
Plaintiff	*	Adv. No. 16-00201
v.	*	
Firstmark Services, et al.	*	
Defendants.	*	
*   *   *   *   *   *		*   *   *   *

**AFFIDAVIT OF YOLANDE E. ESSANGUI IN SUPPORT OF PLAINTIFF'S MOTION  
FOR SUMMARY JUDGMENT**

I, Yolande E. Essangui, hereby swear and affirm under the penalties of perjury that the following is true and correct based upon my own personal knowledge:

1. I am the debtor in this Chapter 7 case and the Plaintiff in this adversary proceeding. I make this affidavit in support of the Motion for Summary Judgment I am filing in this adversary proceeding.

2. I am a resident of the State of Maryland.

3. Prior to March, 2008 I decided to pursue a medical career. I identified Ross University Medical School ("Ross") as an institution that I may wish to attend for that purpose.

4. Unfortunately, I was unable to obtain direct admission into Ross. However, I was conditionally admitted into Ross conditioned upon my successfully completing a course of study

in the Medical Education Review Program ("MERP"). I received information concerning MERP included on the summary of the course description attached as Exhibit "A". I received this information directly from MERP.

5. According to the materials I received from the program, MERP is a program designed and offered by Dominica Management, Inc. in cooperation with the Faculty of the Ross University School of Medicine. MERP is a rigorous one semester (15 credit - equivalent) program designed to provide preparatory basic sciences course content typically offered during the four semesters of the Basic Medical Sciences Program (BMSP) on Dominica. The selected courses integrate and articulate with coursework and content offered in the 1st, 2nd and 3rd semesters. *See* Exhibit A hereto.

6. According to the materials I received from the program, MERP adheres to academic policies specifically established for the program and not those in place for Ross University School of Medicine. All academic matters, including grading policies and academic standards are within the purview of the MERP Advisory Committee, comprised of selected members of MERP faculty, the Program Director, and the administrative oversight team. *See* Exhibit A hereto.

7. MERP does not offer a credential upon completion nor a transcript reflecting a student's status relative to coursework taken in MERP.

8. I enrolled in MERP in March, 2008.

9. As I was unable to pay the MERP program fees from my funds on hand, I needed to finance the program fees and other living expenses from loans. However, I discovered that federal aid, grants or loans are not available to students attending MERP. *See* the AUC Financial

Aid Planning Guide, attached as Exhibit "B", page 2. Accordingly, I needed to obtain private loans to finance my enrollment in the MERP.

10. To finance my enrollment into MERP I obtained a private student loan advanced by Citibank in March, 2008. This loan was subsequently assigned to and is now held by Defendant. The original loan amount was \$23,670 which I used to pay for the MERP program fees and books, for rent as well as living expenses in South Miami, Florida. Based upon information received from the Defendant in this case the

11. I completed the course of study in the MERP and obtained admission to Ross for the fall, 2008. A true and accurate copy of my admission letter is attached hereto as Exhibit "C" and is incorporated herein by reference.

12. Although I completed the course of study in the MERP, I found myself totally unprepared to succeed in medical school. I received four "F" grades and one "B" grade in my only semester at Ross. A true and accurate copy of my transcript at Ross is attached hereto as Exhibit "D" and is incorporated herein by reference. I was dismissed from Ross in December, 2008 and have not returned.

I declare under the penalties of perjury that the foregoing is true and correct to the best of my own personal knowledge.

Dated: June 28, 2017

/s/Yolande E. Essangui  
Yolande E. Essangui

# EXHIBIT A



## **Medical Education Review Program**

The Medical Education Review Program (MERP) is a program designed and offered by Dominica Management, Inc. in cooperation with the Faculty of the Ross University School of Medicine. MERP is a rigorous one semester (15 credit - equivalent) program designed to provide preparatory basic sciences course content typically offered during the four semesters of the Basic Medical Sciences Program (BMSP) on Dominica. The selected courses integrate and articulate with coursework and content offered in the 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> semesters. MERP courses consist of the following:

### **Medical Chemistry/Molecular Biology/Genetics**

Medical Chemistry gives a comprehensive description and understanding of chemical structures and processes important in the human body. These principles are necessary for the medical practice and for learning biochemistry. The information also contributes to the learning of the needed basics of physiology, pathophysiology, pathology, pharmacology, numerous clinical topics and laboratory diagnostics.

(articulates with Biochemistry – 1<sup>st</sup> semester)

Ross University Faculty liaison: N. Larsen, Ph.D.

Molecular Biology/Genetics is a study of systems, mechanisms, and methods of molecular biology, genetic material – mutagenesis, replication, regulation, transcription, and translation – and its protein products and their biological functions. This course also presents the principles and mechanisms of inheritance and variation.

(articulates with Genetics – 1<sup>st</sup> semester)

Ross University Faculty liaison: Cary James.

### **Human Physiology including Introduction to Biophysics**

This course examines the cellular, systems and integrative aspects of Medical Physiology, while using clinical examples throughout the course to illustrate fundamental physiological principles. Special attention is given to Cardiovascular, Autonomic, Body Fluids, Renal, Respiration, Endocrine, Gastrointestinal, Muscular and Reproductive Systems. The content and instructors of this course are essentially identical to the course given to Ross University medical students. The faculty use lectures and workshops (no laboratory) to present the material in a highly interactive way. Special attention is given to students who have previously experienced difficulty mastering difficult course content. Additionally, this course is appropriate for students preparing to enter medical studies.

(articulates with Physiology – 2<sup>nd</sup> semester)

Ross University Faculty liaison: TBA

### **Microbiology and Immunology**

The course will cover fundamental concepts necessary for the acquisition of a solid understanding of the nature of infectious agents and the mechanisms for host resistance. Microbiology and Immunology serves as a “primer”, with focus on basic principles and the use of interactive exercises to underscore the importance of an analytical approach and the application of basic information for the resolution of clinical problems.

(articulates with Microbiology and Immunology – 3<sup>rd</sup> semester)

Ross University Faculty Liaison: Dr. Raymond Adebiyi

## **Medical Education Review Program**

### **Basic Histology**

The course will cover the basic elements of histologic structure of various organ systems and also essential gross characteristics of certain organ systems along with their functions. A concise explanation of abnormal histology is also provided during the course. Relevant clinical correlation is emphasized.

### **Building a Clinical Foundation**

Course description to be provided.

(articulates with Doctor, Patient and Society – 1<sup>st</sup> semester)

Ross University Faculty liaison: Davendra Sharma, M.D. and Enrique Fernandez, M.D.

## **LEARNING SUPPORT SYSTEMS**

MERP will introduce a Supplemental Instruction (SI) program to students. The MERP SI program is designed to offer students academic assistance in historically difficult classes. It will enable students to master content while they develop and integrate learning and study strategies. The goals of MERP SI include: (1) improve student grades in targeted courses; (2) reduce the attrition rate within the courses; (3) increase the successful completion rate of students.

MERP SI Coordinator: Bill G. Clutter, Ph.D.

### **SITE**

The Medical Education Review Program will be offered in Miami at the 7000 building on 62<sup>nd</sup> Avenue. The 6<sup>th</sup> floor contains 7000 square feet and includes three classrooms adjacent faculty offices, and a student lounge – that is shared with the AICM 5<sup>th</sup> semester program currently occupying one classroom and learning resource facilities on that floor.

### **FACULTY**

Faculty are based in Miami and there is one faculty member for each of the science disciplines represented in the curriculum (biochemistry, molecular biology/genetics, microbiology/immunology; physiology/biophysics). All faculty members hold either a Ph.D. or M.D. degree in their field of teaching and have established experience in teaching undergraduate/graduate or professional-level students.

### **TIMETABLE**

***Start Date: April 16, 2007 – end date: July 27, 2007*** – in anticipation of the September 2007 class start in Dominica.

***July 9, 2007 to October 18, 2007-*** in anticipation of the January 2008 class start in Dominica.

***October 29, 2007 to February 14, 2008-***in anticipation of the May 2008 class start in Dominica.

## Medical Education Review Program

### TARGET AUDIENCE

Students accepted into MERP will have met all minimum requirements for admission to Ross University School of Medicine, including course pre-requisites, MCAT scores (unless exempted), letters of recommendation, and a personal statement. Students offered a seat in MERP may be asked to provide an additional essay stating why they should be considered for MERP admission as a step to gain admission to Ross University School of Medicine.

The Committee on Admissions in Dominica and an Admissions Committee in Miami will interact on a regular basis, and will carefully review decisions in terms of the success of the students who complete the Program and matriculate to Dominica. ***The expectation is that there will be no attrition (based upon academic performance in the basic sciences medical program (BSMP) among those students who successfully complete MERP.***

### ACADEMIC POLICIES

MERP will adhere to academic policies specifically established for the program and not those in place for Ross University School of Medicine. All academic matters, including grading policies and academic standards are within the purview of the MERP Advisory Committee, comprised of selected members of MERP faculty, the Program Director, and the administrative oversight team.

Successful completion of the Program will require a cumulative numeric average of 70 or above. All 4 courses required in the curriculum are considered in the calculation and are weighted only by the value of credit hours equivalents (4 credit course vs. 3 credit course).

Mini-examinations are conducted and are consistent with basic science semester tests given on the Dominica campus. MERP testing provides an appropriate context and rigor which students can expect upon promotion to the 1<sup>st</sup> semester at Ross University School of Medicine.

Any students failing one course during the semester cannot be considered for promotion to the Ross University program. Students will not be allowed to repeat a course. ***MERP will be viewed as a one-semester chance for a student to qualify for admission to Ross University School of Medicine.***

A summative evaluation will be completed for each student who completes MERP. It will include narrative assessments of each course attempted and an overall profile of the successful candidate – addressing each of the specific criteria upon which admission is based and highlighting strengths and weaknesses. This assessment will be shared with

### **Medical Education Review Program**

the Admissions Committee and the Ross University Faculty at the time of the student's promotion into 1<sup>st</sup> semester in Dominica.

The MERP administrative oversight team will regularly report on the outcomes associated with MERP to Ross University officials, the corporate Executive Committee, and others for purposes of correlating admissions standards and criteria against student performance in MERP and Ross University basic sciences and clinical curriculum. The following specifics will be included:

- Students admitted to the Program – and their quantitative measures: undergraduate institution (academic rigor); graduate program (rigor); cumulative undergraduate GPA, cumulative pre-requisite GPA, cumulative advanced biology/chemistry GPA, cumulative graduate/professional GPA (if applicable), MCAT scores (if available) will be reviewed in the context of their performance in MERP – by course and numeric grade.
- All students who gain admission to Ross University School of Medicine will be tracked throughout BMSP, AICM, and the clinical semesters to ascertain their academic performance and incorporate Board results and residency match in the final studies.

(8/15/04)

# EXHIBIT B



## American University of the Caribbean School of Medicine

### OFFICE OF STUDENT FINANCE

485 US Highway 1 South, Building B,  
4th Floor, Iselin, NJ 08830

**Telephone:** (732) 509-4703  
(732) 509-4858

**Fax:** (732)-509-4852

**Email:** [FinAid@AUCmed.edu](mailto:FinAid@AUCmed.edu)  
[Accounts@AUCmed.edu](mailto:Accounts@AUCmed.edu)

**Online:** [www.aucmed.edu/studentfinance](http://www.aucmed.edu/studentfinance)

## AMERICAN UNIVERSITY OF THE CARIBBEAN SCHOOL OF MEDICINE

Students accepted for admission to American University of the Caribbean School of Medicine (AUC) and those who are in attendance and maintaining standards of satisfactory academic progress may apply for student loans to meet direct and indirect educational expenses. Students must be a United States citizen, permanent resident, or other eligible noncitizen to be eligible for loans through the William D. Ford Federal Direct Loan Program and most private loan programs described in this publication.

Additionally, a student must not be in default on prior federal student loans or have outstanding overpayments for prior loans/grants at any institution. Each continuing student must also comply with the institutional Satisfactory Academic Progress Policy (SAP) as published in the Student Handbook. The maximum loan amount for which a student is eligible may not exceed the **Cost of Attendance** for the academic period in which the student is enrolled. First year estimates for **Cost of Attendance** are included in this publication and may be adjusted by the University each semester or calendar year.

Students accepted to the Medical Education Readiness Program (MERP) are not eligible for federal student loans, however they may be eligible for private loan programs at the lender's discretion. Students must be credit-worthy or have a credit-worthy co-signer that meets the lender's requirements.

**Canadian citizens** may be eligible for loans through the Canadian government and/or private loan programs. For more information, please refer to the Financial Planning Guide for Canadian Students, which is available online at [www.aucmed.edu/student-finance](http://www.aucmed.edu/student-finance).

## FINANCIAL AID APPLICATION PROCESS

### Step One

A prospective applicant to AUC should not wait until acceptance before completing the appropriate documents. Students (U.S. Citizens/permanent residents/other eligible noncitizens only) in need of financial assistance to help with the payment of tuition, fees, and other related costs, are advised to submit the 2014-2015 Free Application for Federal Student Aid (FAFSA). The FAFSA can be completed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Graduate and professional level students are considered independent for federal purposes, and therefore do not need to provide data or signatures for their parents.

**Students attending the 2014-2015 award year should submit their application no later than 3 months prior to their semester start date. Applications will be accepted after this date, but delivery of funds may be delayed.**

### FAFSA Federal School Code

.....  
American University of the Caribbean is: **G22444**

Students who do not complete the process before tuition and fees are due (usually 30 days in advance of the start of a semester) should be prepared to make payment from personal resources until loans are approved and credited to the student's account.

### Step Two

Typically, federal financial aid recipients are eligible for a maximum of \$10,250 in Federal Direct Unsubsidized Loans per semester. In addition, most students will apply for the Federal Direct Graduate PLUS Loan to cover the remaining tuition costs, as well as living and other "indirect" expenses for the semester. The Graduate PLUS loan approval is based on the last 5 years of your credit history. It is **EXTREMELY** important to review your credit history. You can request a free credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com). You may also

request a preapproval for your Graduate PLUS loan at [www.studentloans.gov](http://www.studentloans.gov). Students may find that they are not credit-worthy on their own (and must obtain a co-signer) or need time to resolve credit issues that affect their credit-worthiness. This process can often take several months to address. Students who start the process early will have a better chance of receiving their loans on time.

## ADDITIONAL INFORMATION REQUESTS

Once your Free Application for Federal Student Aid (FAFSA) has been processed, you may be asked to submit additional information to the Office of Student Finance. If you need to provide additional documentation, you will receive an email indicating which documents are required.

Students will receive a “Missing Item” letter via e-mail from the Office of Student Finance indicating which documents are needed for financial aid eligibility determinations. If a student’s financial aid file remains incomplete 15 days after a Final Missing Item letter is mailed, the file will be placed in an “inactive” status and the student will be responsible for payment of tuition and fees to the University from personal resources.

**Commonly, the following documents are needed if a student’s Student Aid Report (SAR) indicates one of the following:**

- **The student is selected for verification, which is indicated on the SAR with an asterisk (\*) next to the EFC number.** Verification concerns applicants for most FSA programs, but it isn’t required if the student will only receive a Graduate PLUS loan, Federal Direct Unsubsidized loan, a TEACH grant, a Federal Direct Unsubsidized loan at a foreign school, or GAP funds. Students at AUC are not required to complete the verification process; however the school may still request documents to reconcile any conflicting information that may exist on the student’s application. Graduate students are not eligible for any need-based loans. No student action is needed if the SAR

is selected for verification unless notified otherwise by the Office of Student Finance.

- **A Comment Code is present on the SAR.**

A Comment Code could indicate several things. Some common issues include a mismatch of name, Social Security number, date of birth, citizenship/permanent residence, no record of Selective Service registration or an indication of a prior student loan default. In these cases, the appropriate documentation must be submitted to the Office of Student Finance.

- We will request the appropriate documentation when a comment code is indicated.
- If there is a Selective Service registration issue, the student must contact the Selective Service System at (847)-688-6888 and provide acceptable documentation that the problem has been resolved.
- Proof of cleared loan default status from the student loan agency will be requested to resolve a defaulted loan status.

## AWARD NOTICES

Financial Aid eligibility can only be determined after all appropriate forms are reviewed and the file is considered “complete.” **Eligibility will not be determined until a student has been accepted as a new/transfer student.**

If the FAFSA has been submitted and all requested documents (if any) are received, eligibility is determined and an Award Notification and Acceptance Page is e-mailed to the student. In addition to the type and amount of loans for which the student is eligible, the Award Notification and Acceptance Page includes information, statements and disclosures for continued eligibility.

Students will receive a revised award letter if a student’s loan eligibility changes based on receipt of scholarship awards, change in FAFSA information, etc.



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### LOAN ACCEPTANCE PROCESS

If you wish to accept the **Federal Direct Unsubsidized Loan** for AUC you must complete the following:

- Federal Direct Unsubsidized Loan and Federal Direct Grad PLUS Loan Entrance Counseling at [www.studentloans.gov](http://www.studentloans.gov)
- Federal Direct Unsubsidized Master Promissory Note (MPN) with the U.S. Department of Education at [www.studentloans.gov](http://www.studentloans.gov)

If you wish to accept the **Federal Direct Graduate PLUS Loan**, you must complete the following:

- A Federal Direct Graduate PLUS Loan Master Promissory Note (MPN) with the U.S. Department of Education at [www.studentloans.gov](http://www.studentloans.gov)

All students who are accepting federal aid must answer the Title IV Authorization (included on the Award Notification and Acceptance Page) to authorize retention of financial aid funds to pay for either tuition only or tuition and all institutional fees.

### COST OF ATTENDANCE AND EXPECTED FAMILY CONTRIBUTION (EFC)

Sample costs of attendance are listed below for students for two semesters. Costs are estimated and are subject to change without notice.

\*Please note that consumer or other personal debt (credit cards, legal fees, etc.) cannot be included in the Cost of Attendance for Financial Aid purposes.

\*Consumer Information and total program costs can be retrieved at <http://www.aucmed.edu/student-consumer-information>

The student contribution is based upon a formula enacted into law by Congress called the Federal Methodology. The student contribution may be found on the electronic SAR as the Expected Family Contribution, also known as the EFC.

Any corrections to the income and asset data may be made online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

Sample Cost of Attendance for 2 semesters:	\$72,160
Minus maximum Federal Direct Unsubsidized loan:	– \$20,500
<b>Equals the Graduate PLUS eligibility:</b>	<b>\$51,660</b>

Thus, the student would be eligible for the maximum Federal Direct Unsubsidized loan of \$20,500 and a Federal Direct Grad PLUS loan of \$51,660 for a maximum total of \$72,160. The Department of Education charges origination fees on the Federal Direct Unsubsidized loan and the Federal Direct Graduate PLUS loan.

Rates effective as of 10/1/2014:

**Federal Direct Unsubsidized loan origination fee: 1.073%**

**Federal Direct Graduate PLUS loan origination fee: 4.292%**

Borrow wisely! Borrowing funds to pay for your educational costs are a tremendous obligation and the loans must be repaid so future students continue to have the same opportunities. Please utilize the loan calculator available at [www.aucmed.edu/student-finance](http://www.aucmed.edu/student-finance) to determine your financial need to cover your actual expenses.

If you default, you risk negatively affecting your credit, which will burden you for many years. Thus, even though you may be eligible for a larger amount, we urge you to borrow only what you need in order to cover your educational expenses. Credit cards or other debt (including prior student loans) cannot be included as educational expenses.

## LOAN SOURCES

The **Federal Direct Loan Program** offers the following types of loans to eligible U.S. citizens and permanent residents:

- **Federal Direct Unsubsidized Loan** – This is a non-need-based Federal loan with a \$20,500 academic year (two semesters) maximum. Unsubsidized loans charge interest from the time the money is first disbursed until it is paid in full. The interest is capitalized, meaning that you pay interest on any interest that has already accrued. The borrower is responsible for the interest that accrues during all periods. One way to minimize how much interest accrues is to contact your loan servicer to arrange to pay the interest as it accumulates. The interest rate for the 2014-2015 award year is 6.21%. If the borrower chooses not to pay the interest while in school, the interest will be capitalized, which means that the accrued interest is added to the outstanding principal balance at repayment. Deferring interest payments while in school adds to the overall repayment cost of the loan.
  - Because AUC is a foreign medical school, our students are not eligible for the additional \$20,000 Unsubsidized Federal Direct Loans. **The combined aggregate borrowing limit of \$138,500 for the subsidized and unsubsidized loans includes any prior outstanding undergraduate/graduate Federal Direct Subsidized and/or Unsubsidized loans.**
- **Federal Direct Graduate PLUS Loan** - This is a non-need-based federal loan for which the student can borrow up to the school's cost of attendance, less other financial aid. The interest rate for the 2014-2015 award year is 7.21%. The Graduate PLUS credit decision is based on the last 5 years of your credit history. You can obtain a free copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com). This will advise you if there is adverse credit in your name, such as a payment over 90 days late, an account in collections, etc. You will want to contact these creditors and obtain a letter from them on their letterhead that states the account is in good standing in order to appeal a credit denial for the PLUS loan. If your credit cannot be repaired, you may need to add an endorser (cosigner) for the loan. Your endorser will need to log on to [www.studentloans.gov](http://www.studentloans.gov) with their own PIN to complete an endorser addendum. If they do not have a PIN, they can obtain one at [www.pin.ed.gov](http://www.pin.ed.gov). The following

is a link to advise you of the documents required to appeal particular adverse credit: <https://studentloans.gov/myDirectLoan/whatYouNeed.action?page=credit>

The repayment period on Federal Graduate PLUS loans begins 60 days after the loan is fully disbursed.

The standard, 10-year repayment period for Federal Direct Unsubsidized Loans begins six months after the student graduates or drops below half-time enrollment. There may be alternative repayment options available based on eligibility as determined by the Department of Education. The interest rate on loans is established by the Federal government each year on July 1st. The current origination fee for the Federal Direct Unsubsidized Loan is 1.073% and 4.292% for the Federal Direct Graduate PLUS loan. The current fixed interest rate for the Federal Direct Unsubsidized Loan is 6.21% and 7.21% for the Federal Direct Graduate PLUS Loan.

## LENDERS

AUC participates in the William D. Ford Federal Direct Loan Program. Students who are U.S. citizens or permanent residents are typically eligible for Direct Loans, and the lender is the U.S. Department of Education. All Master Promissory Notes for Direct Loans must be completed online at the U.S. Department of Education website at <http://studentloans.gov>.

## PRIVATE LOAN PROGRAMS

AUC does not make any recommendations regarding lender selection. The lenders are listed in alphabetical order, and therefore do not indicate any sort of rank or preference. Students are encouraged to review each lender's terms and conditions before selecting a lender. Lender terms and eligibility criteria sometimes change, and while all of the lenders listed currently provide loans to AUC students, they may not always do so. Students may choose to borrow from one of the lenders listed or from any other lender.

Please contact [FinAid@AUCmed.edu](mailto:FinAid@AUCmed.edu) for the updated list of lenders that have made loans to DeVry Education Group. (DeVry University, Chamberlain College of Nursing, Carrington College, Carrington College of California, Ross Medical and

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Veterinary Schools, American University of the Caribbean and Keller Graduate School of Management) students in the past, and continue to do so as of the date listed in the document. If you have any credit issues, you may need to obtain a co-borrower. A co-borrower also assumes responsibility for the loan to make sure the loan is repaid as agreed. The loan will appear on the co-borrower's credit report. In the event that your payments are late or remain unpaid, this will also appear on your co-borrower's credit history.

Please be sure to check your credit history now so that you have time to resolve any outstanding credit problems. You can obtain a free copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com). You will most likely need to borrow additional credit based loans in your future educational costs.

### RESIDENCY & RELOCATION LOAN PROGRAMS

Residency and Relocation Loans are available for students in their second through final years of studies. In addition to your normal financial aid package, certain student loan lenders offer the Residency & Relocation Loans, which provide up to \$20,000 to help students pay for exam review classes, internship-residency interviewing and residency relocation expenses. This loan is credit-based with a lifetime limit of \$12,500-\$20,000, depending on the lender. Students must be enrolled and need funds to cover the cost of an exam review class, internship/residency interviewing and/or relocation expenses. Documentation of the specific needs may be required when applying for the loan. Funds are sent directly to you.

### STUDENT LOAN DISBURSEMENTS

Billing and student loan disbursements are processed by the Office of Student Finance. Disbursements of loan funds are made in two installments for an academic year- once per semester. If any tuition and fees are outstanding, funds are credited to a student's account on a first-in basis. Any credit balance remaining is forwarded to the student by the Office of

Student Finance, usually within ten days after receipt of the disbursement, provided the student has confirmed enrollment on campus and is making satisfactory academic progress. For those who apply on time, disbursements usually arrive at the University 13 days in advance of the start of a semester. The disbursement of these funds is made on the 10th day before the first day of classes. The Office of Student Finance is responsible for confirming eligibility of the student prior to release of any funds.

In order for funds to be released, continuing students must be registered, making satisfactory academic progress and have satisfied all other requirements as outlined in the AUC Student Handbook. **Funds will be distributed to students who have confirmed their attendance on the campus during the first week of classes. Funds will be returned to the lender for students who do not confirm their attendance on the campus and/or have failed to satisfy all other University requirements. Loans are not available during periods in which students are not enrolled or rotating.**

### CANCELLATION AND RETURN OF LOAN PROCEEDS

Upon receipt of the Financial Aid Award Letter, the student has the opportunity to cancel or reduce the loan amounts awarded. Completed online loan applications will be certified by your Student Finance Advisor based on the amount requested on the Award Letter and corresponding loan applications, as long as those amounts do not exceed the student's eligibility and Cost of Attendance. The University must notify the student of a disbursement to their account.

A student also has the right to cancel the Federal Direct Unsubsidized, Federal Direct Grad PLUS or Private Loans after the loan is disbursed to the institution by the lender within 14 days. In order for the University to return the loan proceeds to the lender in a timely fashion, the Office of Student Finance must receive a written request from the student within 14 days of the date on the notice of disbursement to the student. Any

combination of loan proceeds released to the student as a credit balance must be returned to the institution within the cancellation timeframe in order to accommodate the student's request for cancellation. If there is an outstanding balance on the student's account, the student must pay that obligation by making arrangements with the Office of Student Finance within the cancellation timeframe. Students should also contact the lender/servicer in instances where they may want to return all or part of their loan proceeds. Please contact the Office of Student Finance for additional assistance.

The University Office of Student Finance is required to cancel or return Financial Aid proceeds in cases where it is determined that the student has falsified documents or provided fraudulent documents or information. All cases of fraudulent activity will be reported to the Vice President of Academic Affairs, Campus Dean, DeVry Education Group Regulatory Affairs and the U.S. Department of Education's Office of the Inspector General.

## LOAN MANAGEMENT

Students who have outstanding educational loans from prior institutions should request an enrollment verification letter from the Office of the Registrar that is customized to reflect the dates of enrollment and enrollment status. This letter may be sent to student loan lenders, insurance companies, or other agencies that require proof of enrollment. This may also be used to request "In-School" deferment from the guarantee agency or servicer of their prior loans.

## FUND AVAILABILITY

If all requirements are satisfied, financial aid credit balances will be delivered to students upon completion of the confirmation process. Normally, credit balances are available to students during the first week of the semester. Students should be prepared to cover at least one month's living expenses at the beginning of the semester if they have filed late or have experienced difficulties with loan approval.

## CONTINUING STUDENTS

Continuing students must reapply for financial aid each award year by filing the FAFSA. We recommend that you complete the upcoming years application by March 15th to ensure timely processing of financial awards. Continuing students must continue to satisfy all University requirements and standards including, but not limited to Admissions, Satisfactory Academic Progress (SAP) and Registration to remain eligible for Federal Student Financial Aid.

Conditionally accepted students will not receive financial aid disbursements if required documents are not submitted by the 1st day of the 2nd semester. Funds will be placed on hold until documents are received. Please refer to the Student Handbook.

## SATISFACTORY ACADEMIC PROGRESS

See the AUC Student Handbook for detailed information about the Student Academic Progress policy and the financial aid implications for students who do not meet academic standards, such as receiving probationary status or facing dismissal.

## LEAVES OF ABSENCE AND CHANGES IN ENROLLMENT STATUS

It is the student's responsibility to notify the Office of the Registrar and the Office of Student Finance regarding a change of name or address, enrollment plans, USMLE scores, leaves of absence and/or withdrawal. If a student takes a leave of absence or withdraws, s/he must complete Loan Exit Counseling online at <http://studentloans.gov> and notify the lender of his/her status.

A student "on leave" for any reason will be reported to the lenders by the Office of the Registrar. Students on leave must also complete Exit Counseling. Upon return, the student

**AMERICAN UNIVERSITY OF THE CARIBBEAN SCHOOL OF MEDICINE**

will be classified as “in school”. Any extended time away from school will affect the student’s repayment period. If a student is out of school for more than six months at one time, they have exceeded the student loan grace period for the federal direct subsidized and unsubsidized loans, and will be placed in “repayment” status by the lender. For Federal Direct Subsidized and Unsubsidized loans, student loan repayment begins six months after the student graduates or drops below at least half-time enrollment status. In some instances, students may continue to defer student loans during residency programs. Once the six-month grace period is exhausted, another grace period will not be granted for those loans.

Students officially withdrawing from enrollment with the University or taking an Official Leave for the remainder of the term will be credited for tuition and most refundable fees in accordance with the schedule as outlined in the AUC Student Handbook. AUC will calculate the amount of Title IV aid that a student has earned based on a payment period and a specific formula defined by the Department of Education. The student will be obligated for any tuition, fees, books or equipment not covered by Title IV funds.

If the student returns after six months, s/he will be categorized as “in school”. This is not an automatic process. The student should request an enrollment verification letter from the Office of the Registrar that is customized to reflect the dates of enrollment and enrollment status. This letter may be sent to student loan lenders/loan servicers to request “In-School” deferment from the guarantee agency or servicer of their prior loans. Students who enter repayment status because they have not resumed study within the six-month period should consult with the lender/servicer of their loans to complete the appropriate forms for forbearance or deferment, if necessary and appropriate.

If you submit an appeal to the Academic Review Committee, it does not automatically constitute continued financial aid eligibility. Please contact the University Director of Student Finance for further guidance.

**CONSUMER INFORMATION**

Federal regulations require AUC to provide consumer information to all of its student. This information can be found at [www.aucmed.edu/student-consumer-information/](http://www.aucmed.edu/student-consumer-information/)

**DISABLED STUDENT SERVICES**

AUC is committed to working with students with disabilities. It is critical that the student apply prior to, or within the first two weeks of the semester so that all parties have time to consider the request for an accommodation, review the supporting data and make a decision well before the first examination period. For services and information for disabled students please contact the following:

**Dr. Jeff Jarosinski**

Assistant Dean of Student Affairs

[jjarosinski@aucmed.edu](mailto:jjarosinski@aucmed.edu)

**INSTRUCTIONAL FACILITIES AND CLINICAL SITES**

Information regarding our instructional facilities and clinical sites is available at [www.AUCmed.edu](http://www.AUCmed.edu) and in the AUC Student Handbook.

**COURSE WITHDRAWAL PROCEDURES**

AUC students who are withdrawing from classes must follow several steps in order to complete the withdrawal process. The withdrawal policies and procedures can be found in the AUC Student Handbook and on the website at [www.AUCmed.edu](http://www.AUCmed.edu) or by contacting the Office of the Registrar at [Registrar@AUCmed.edu](mailto:Registrar@AUCmed.edu).

**COST OF ATTENDANCE**

Students that have been awarded financial aid can request a breakdown of their specific cost of attendance by contacting the Office of Student Finance at [finaid@aucmed.edu](mailto:finaid@aucmed.edu). Estimated costs for tuition and fees, room and board, books and supplies, transportation and personal/miscellaneous expenses can be found on the website at [www.aucmed.edu/student-consumer-information/](http://www.aucmed.edu/student-consumer-information/)



## FAMILY EDUCATION RIGHTS AND PRIVACY ACT (FERPA)

FERPA is to protect the privacy of student education records, to establish the right of a student to inspect and review their educational records, and the right of students to have some control over the disclosure of information from their records. ANNUAL NOTIFICATION OF STUDENT RIGHTS UNDER FERPA is published in the student handbook and on the website [www.AUCmed.edu](http://www.AUCmed.edu).

## CAMPUS SAFETY AND SECURITY

To review safety practices and procedures and crime statistics for AUC, please visit the website at [www.aucmed.edu/about/student-consumer-information.aspx](http://www.aucmed.edu/about/student-consumer-information.aspx).

## COMPLETION/GRADUATION RATES FOR STUDENTS

To obtain information regarding completion/graduation rates for all students, please contact the Office of the Registrar at [Registrar@AUCmed.edu](mailto:Registrar@AUCmed.edu) or visit the website at [www.aucmed.edu/about/student-consumer-information.aspx](http://www.aucmed.edu/about/student-consumer-information.aspx).

## REFUND POLICY

Students who make schedule adjustments resulting in a credit hour loan reduction or complete withdrawal from the University may be eligible to receive a refund of tuition and fees. To obtain detailed information regarding the refund policy at AUC, please visit the website at [www.AUCmed.edu](http://www.AUCmed.edu), consult the AUC Student Handbook or contact the Office of Student Accounts at [Accounts@AUCmed.edu](mailto:Accounts@AUCmed.edu).

## ACCREDITATION INFORMATION

AUC's medical school facilities and curriculum are accredited by the Accreditation Commission on Colleges of Medicine (ACCM). The United States Department of Education has determined that the ACCM's accreditation standards are comparable to those set by the Liaison Committee on Medical Education (LCME), which accredits medical education

programs in the United States. AUC students are eligible to sit for the USMLE, obtain U.S. Federal Financial Aid if qualified, become active members of the American Medical Student Association (AMSA) and, upon graduation, obtain residency and licensure in all 50 states.

## STUDENT HANDBOOK

To obtain information regarding the AUC Student Handbook, visit the website at [www.AUCmed.edu](http://www.AUCmed.edu). The AUC Student Handbook informs students about many services and programs that are available, as well as the policies and procedures of the University.

## ACADEMIC PROGRAMS

Information regarding programs of study and course descriptions can be obtained on the website at [www.AUCmed.edu](http://www.AUCmed.edu) or by contacting the Admissions Office at (305) 446-0600 or by e-mail [Admissions@AUCmed.edu](mailto:Admissions@AUCmed.edu).

## CONTACT FOR GENERAL INSTITUTIONAL ISSUES

To obtain information regarding general institutional issues, contact the School Administrator at (305) 446-0600.

## NOTICE OF AMOUNTS AND TYPES OF TITLE IV AID

Schools are required to notify students about the amount of Title IV aid the student will receive from each program before any aid is disbursed. The Office of Student Finance provides information regarding the Federal Direct/Private Student Aid, disbursement method, schedule, and an itemization of Federal Direct unsubsidized loans separately through the award letter document. This document is provided to the students once the financial aid package has been completed. It is emailed to the email address on record. For new students, it is also mailed to the student's primary address listed in our system. The types of aid available are listed earlier in this document.

**AMERICAN UNIVERSITY OF THE CARIBBEAN SCHOOL OF MEDICINE****NOTICE OF RIGHT TO CANCEL/DECLINE A LOAN**

AUC is required to notify students of their right to cancel all or a portion of an education loan disbursement and have the funds returned to the U.S. Department of Education. Students are notified of their right to cancel/decline their loans through the award letter notifications and loan disbursement notifications. In addition, this information is included on the promissory note for each disbursement.

**TOTAL WITHDRAWAL FROM CLASSES/ RETURN OF TITLE IV**

Students who totally withdraw from all classes in any semester may be required to return federal funds for that semester in accordance to the guidelines for Direct Federal Student Aid. In instances where students have not maintained Satisfactory Academic Progress, Financial Aid eligibility is affected. For students that have not received financial aid before starting withdrawal procedures, they will be advised in writing of their post-withdrawal eligibility within 30 days of the start of the withdrawal process. Please refer to the Satisfactory Academic Progress policy in the AUC Student Handbook. For more information regarding the Title IV returns process, please contact the Office of Student Finance at (305) 569-8810 or [Accounts@AUCmed.edu](mailto:Accounts@AUCmed.edu).

**HOW AND WHEN AID WILL BE DISBURSED**

If the student has completed all of the financial aid requirements and has registered for courses, aid is typically disbursed 10 days prior to the beginning of the semester. To obtain information on disbursement methods and specific dates when aid will be disbursed, please contact the Office of Student Finance at (732) 509-4703 or by email at [finaid@AUCmed.edu](mailto:finaid@AUCmed.edu).

**TERMS OF STUDENT LOANS, INCLUDING REPAYMENT AND SAMPLE REPAYMENT SCHEDULE**

To obtain loan repayment information such as repayment options, repayment schedule and other information visit Department of Education web site at [www.studentloans.gov](http://www.studentloans.gov). You will be required to review this information during the required Entrance Counseling session. Should you have additional questions you may contact the Office of Student Finance at (732) 509-4707 or by email at [finaid@AUCmed.edu](mailto:finaid@AUCmed.edu).

**HOW SCHOOL DISTRIBUTES AID AMONG STUDENTS**

AUC students are eligible for loans through the U.S. Department of Education William D. Ford Federal Direct Loan Program. Students are awarded the Federal Direct Unsubsidized Loan and then the Direct Federal Grad PLUS Loan. Students must meet eligibility requirements for all loans.

To obtain more information about our packaging policy, please contact the Office of Student Finance at (732) 509-4707 or by email at [finaid@AUCmed.edu](mailto:finaid@AUCmed.edu).

**TERMS/CONDITIONS OF DEFERMENT AND CONSOLIDATION OF A DIRECT FEDERAL LOAN**

Students that are enrolled at AUC in the M.D. program are eligible for deferment of their federal student loans. AUC reports enrollment information every 30 days via the National Student Loan Clearinghouse. If you need to obtain a deferment sooner than this, you can request an enrollment verification letter from the Office of the Registrar and fax/mail to your student loan lender.

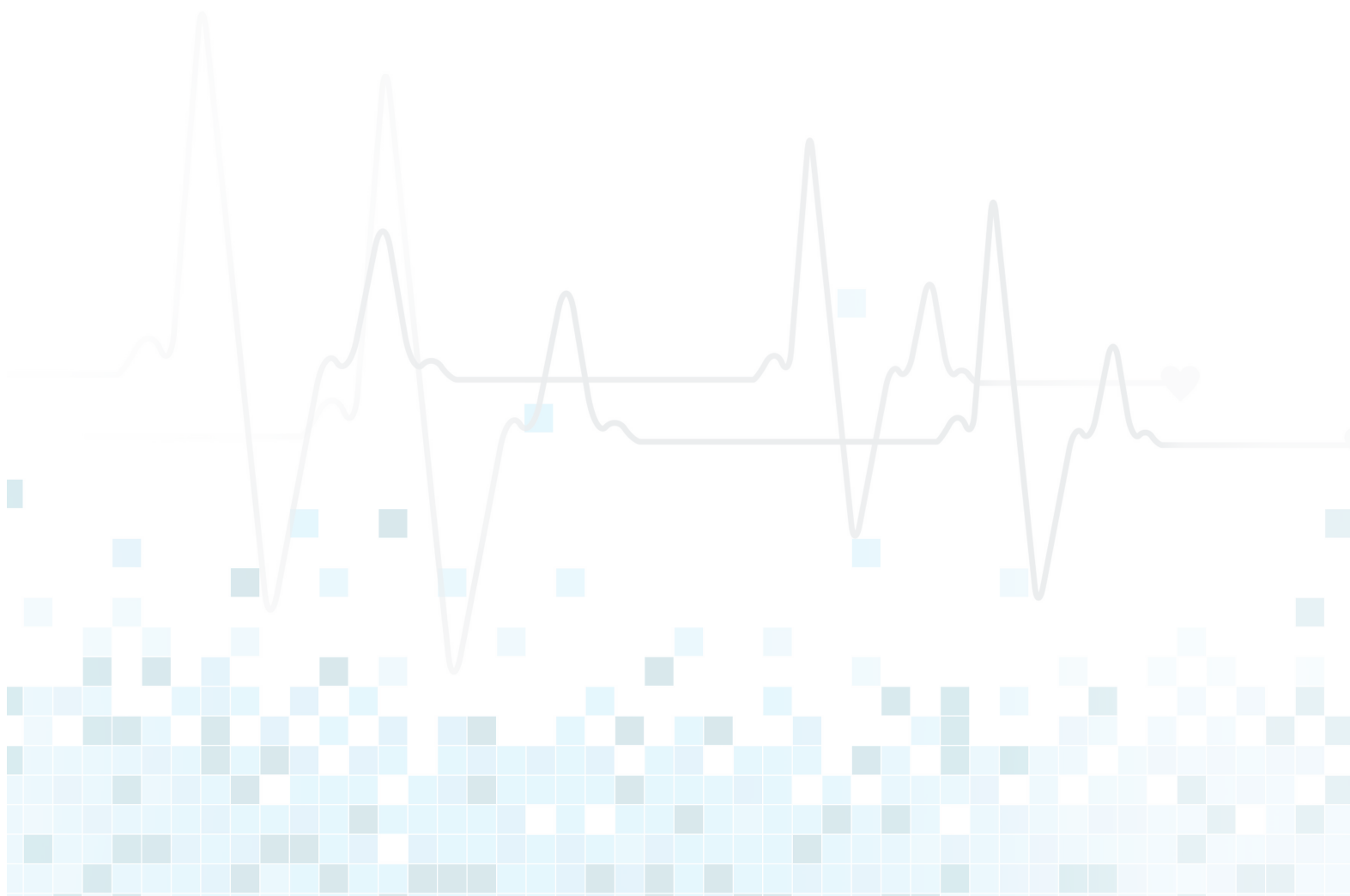
To obtain information regarding loan deferment of a Direct Federal Loan, students must contact the U.S. Department of Education at [www.dl.ed.gov](http://www.dl.ed.gov).

Deferral of private loans is subject to your lenders' discretion.  
Please contact your lender for details.

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## TITLE IV ELIGIBILITY PENALTIES FOR DRUG CONVICTION

To obtain information regarding drug convictions' impact on students who are using financial aid, please refer to the website at [www.AUCmed.edu](http://www.AUCmed.edu).





**AMERICAN UNIVERSITY OF THE CARIBBEAN SCHOOL OF MEDICINE**

# IMPORTANT DATES

## FAFSA DEADLINE

All students should complete the FAFSA at least 3 months prior to attending school. For students that apply late, the 2014-2015 FAFSA should be completed at least 1 month prior to the end of the semester in which they want financial aid. Students completing after this deadline may not be awarded financial aid for that particular term. Students filing the FAFSA by March 15, 2014 will be processed first. All other applications will be processed on a rolling basis. All FAFSAs for the 2014-2015 award year must be submitted by June 30, 2015. 2014-2015 FAFSAs cannot be accepted by the Department of Education after this date.

## MEDICAL SCIENCE STUDENTS

September 2014 Semester – By June 15th but no later than **November 15, 2014**

January 2015 Semester – By October 15th but no later than **March 15, 2015**

May 2015 Semester – By February 15th but no later than **June 30, 2015**

## CLINICAL SCIENCE STUDENTS

September 2014 Semester – By April 1st but no later than **September 30, 2014**

January 2015 Semester – By July 1st but no later than **January 31, 2015**

May 2015 Semester – By November 1st but no later than **May 30, 2015**

## MISSING DOCUMENTS DEADLINE

After students file the FAFSA, they will be notified if any documents are missing via e-mail. You may be asked to send proof of citizenship, proof of Selective Service Registration, Master Promissory Notes (MPN), etc. Students are sent at least 3 reminder notices to return missing documents.

## MEDICAL SCIENCE STUDENTS

September 2014 Semester – Students' deadline to send missing items is **December 1, 2014**

January 2015 Semester – Students' deadline to send missing items is **April 1, 2015**

May 2015 Semester – Students' deadline to send missing items is **August 1, 2015**

## CLINICAL SCIENCE STUDENTS

September 2014 Semester – Students' deadline to send missing items is **October 15, 2014**

January 2015 Semester – Students' deadline to send missing items is **February 15, 2015**

May 2015 Semester – Students' deadline to send missing items is **June 1, 2015**

## REFERENCES

### OFFICE OF STUDENT FINANCE STAFF

**Jennifer Dennis**

Senior Director of Student Services

**Teresa Pupo**

University Director of Student Finance

**Anson Pope**

Associate Director of Student Finance

**Ryan Purdon**

Systems Analyst

Phone: (732) 509-4707

**Loida Cabrera**

Student Finance Analyst

Phone: (305) 569-8810

**Denise Coady**

Student Finance Systems Coordinator

Phone: (732) 509-4816

**Natasha Lewis**

Student Finance Advisor

Phone: (732) 509-4703

**Sheraz Qureshi**

Student Finance Advisor

Phone: (732) 509-4858

### COMMONLY USED FINANCIAL AID INFORMATION PHONE NUMBERS/WEBSITES

**Federal Student Aid Info Center**

(800) 4-FEDAID

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

**Free Application for Federal Student Aid (FAFSA)**

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

**Apply for a federal PIN number**

[www.pin.ed.gov](http://www.pin.ed.gov)

**Federal Loan Summary Information**

[www.nsls.ed.gov](http://www.nsls.ed.gov)

**Entrance Loan Counseling**

[www.studentloans.gov](http://www.studentloans.gov)

**Exit Loan Counseling**

[www.studentloans.gov](http://www.studentloans.gov)

### QUESTIONS?

[Finaid@AUCmed.edu](mailto:Finaid@AUCmed.edu)

[Accounts@AUCmed.edu](mailto:Accounts@AUCmed.edu)

# EXHIBIT C

**Ross University  
School of Medicine** | 7000 SW 62nd Avenue  
Penthouse A  
South Miami, FL 33143  
phone: (305) 667-5455  
fax: (305) 667-5459



**ROSS**  
UNIVERSITY

*One Purpose. One Mission. One Dream.<sup>SM</sup>*

Ms. Yolande E. Essangui  
10405 L Hickory Ridge Road  
Columbia, Maryland  
21044

July 15, 2008

Dear Ms. Essangui,

It is with great pleasure that I write to inform you of your admission to Ross University School of Medicine for the class beginning September 8<sup>th</sup>, 2008. My sincere congratulations on this important step toward realizing your goal of becoming a physician.

You should take considerable pride in this achievement. Each year, we receive thousands of applications from dedicated and talented people who aspire to careers in medicine. From these many worthy candidates, we strive to identify those individuals who demonstrate the greatest promise and performance. In getting to know you and your abilities during the admissions process, our Admissions Committee believes you have the potential to be an outstanding addition to our medical program.

You are about to begin preparing to join one of the world's most trusted and essential professions. Be assured that we take very seriously our role in providing you with the kind of educational preparation, role models, mentoring and experiences you will need to become both a skilled and compassionate healer. It is our hope that you will one day join our nearly 6,000 graduates now in service as medical doctors in the United States.

In the coming weeks, you will receive additional information on applying for a visa, travel to Dominica, and course registration. Please note that your admission is contingent upon your maintenance of a satisfactory academic record, and that any test scores, letters of recommendation or other materials that have been submitted on your behalf are of the same high standards as those upon which we based our acceptance.

Again, congratulations and best wishes. If you have any questions, I hope you will not hesitate to contact our office by phone (877-ROSS-EDU) or e-mail ([Admissions@RossU.edu](mailto:Admissions@RossU.edu)). We look forward to having you as a member of our student body.

Sincerely,

A handwritten signature in cursive script that reads "CM James".

Carey James  
Assistant Dean of Admissions

# EXHIBIT D

ROSS UNIVERSITY

**Ross University**  
**SCHOOL OF MEDICINE**  
**PORTSMOUTH, DOMINICA**  
**WEST INDIES**

Date Printed: 6/1/09

Official Transcript

Name : Essangui, Yolande  
 Student ID : @00207200

Matriculation Date : 09/01/2008

Date Of Birth : 2/18/83

Major : Medicine

Course	Course Title	Grade	Credit	Course	Course Title	Grade	Credit
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**Basic Science****Fall 2008**

	9/8/08	12/19/08		
MANT 1111	Dev/Microscopic Anatomy I	F	0.00	
MANT 1141	Gross Anatomy I	F	0.00	
MPHY 1131	Medical Physiology I	F	0.00	
MBIO 1121	Biochemistry & Genetics I	F	0.00	
MBEH 1151	Doctor, Patient & Society I	B	2.00	

	Earned Credits	GPA QP	QP Credits	GPA
SEMESTER :	2	6.00	2	0.42
CUMULATIVE :	2	6.00	2	0.42

**Total Credits 2**

No Entries Below This Line

Comments: Dismissed 12/19/08

**TO VERIFY: TRANSLUCENT GLOBE ICONS MUST BE VISIBLE WHEN HELD TOWARD A LIGHT SOURCE**

In accordance with the Family Educational Rights and Privacy Act of 1974, as Amended, this document may not be released to others without the written consent of the student.

Amanda A. Kastern, University Registrar

This officially sealed and signed transcript is printed on blue SCRIP-SAFE security paper with the name of the institution printed in white type across the face of the document. A raised seal is not required. When photocopied the name of the institution appears on one line and the word COPY appears on the next. A BLACK ON WHITE OR A COLOR COPY SHOULD NOT BE ACCEPTED!

**CONFIDENTIAL DOCUMENT DO NOT REPRODUCE**